













Extracts.

A MONODY.

A tear! A tear!  
The ripples on the stream,  
The moonlight's silver beam,  
They come—they pass.  
Ah! and I am here,  
This life is vain,  
A flickering lamp!  
In glowing moments, in singing sorrows,  
In hushed calm, in glad contentment,  
In rapid current runs its mystic race,  
And ends at last in Death's embrace.

A light! A light!  
A light! A light!  
You minglest a ray,  
That gleams on the grave,  
Both good and ill,  
Mysterious thing,  
In surface shining,  
In depths revealing.

With mingled passions that can never rest,  
The heart is throbbing in the throbbing breast,  
Eager for joy, it aches for pain,  
And writhes in the agonies of pain.

III.  
A birth! A birth!  
A birth! A birth!  
The heart is throbbing in the throbbing breast,  
Eager for joy, it aches for pain,  
And writhes in the agonies of pain.

A soul! A soul!  
A soul! A soul!  
The heart is throbbing in the throbbing breast,  
Eager for joy, it aches for pain,  
And writhes in the agonies of pain.

A living Presence close upon our sight,  
Incomprehensible living light,  
Made manifest in this world of sin,  
But dwelt in God, to be discerned by men.

AN AFTERNOON VISITOR.

(BY A LADY CONTRIBUTOR.)  
I was waiting for my afternoon cup of tea in the drawing-room, I sat down in an easy chair, and the following extraordinary circumstances happened to me. I really cannot pretend to account for them.

The door opened gently, and in walked a gentleman evidently my husband's grandfather, as I knew by his picture which hangs in our room, and he was in the same uniform as the picture. I believe, he reached a higher rank before his death. I felt a rising blush, he was so very handsome with his dark hair just peeping through the powder, and he had such a grand air!

He spoke as if he had been acquainted (which, however, he never was), complimented me on my good looks, and asked after my husband, my mother, and my children. I really felt quite embarrassed, and must, I fear, have shown it, which was really very ridiculous in the presence of my grandfather!

I asked him to take a seat; he did so, but took an immediate and, going towards the window, to my horror, knocked his forehead against one of them. I started with surprise, and said, "Oh, grandfather, what are you doing?" He replied, "I only thought the window was open, and wished to have a peep at my old garden" (he had lived in a neighbouring house). "But why did you think the window was open?" said I. "Oh," said he, "when I knew these houses they had windows with small panes, and seeing no divisions, I thought the window was open. I beg your pardon for having given you a fright by my eccentric conduct." I then remembered how recent an invention plate-glass windows were, but did not like to say so.

As we sat at the window, which I had opened, the railway train in the distance went past; my grandfather looked towards the road, evidently wondering what kind of carriage it was; at this moment the engine entered the tunnel, and gave its usual loud dismal shriek, and I thought my grandfather would have fainted. He then said, "Can that be a woman's voice, or is it a man's? They must be in some distress." "But as it may seem, I could scarcely speak for laughing, and I said, "Oh, it's the train, don't you know?" I forgot at the time that my grandfather was in the Captain's uniform, and I did not remember that there were no trains at this time—so I had to explain what the train was.

My grandfather began to read a newspaper which I had just laid down, and seemed interested in the story of the *Polaris*, and the portion of her crew which were sent ashore on an iceberg, and he remarked, "It was more due to good luck than good management that so many of them reached America in safety."

I referred to recent discoveries and was speaking of Sir John Franklin's ill-fated expedition, when my grandfather, evidently thinking I was speaking of Sir John Ross, said, "But he did not come home after all." I then told him the sad story of Sir John Franklin and his followers. I said that my great uncle who discovered the Mackenzie river, and named it after himself, must, I supposed, have been contemporary with him, but he did not seem to have heard of him, though, I thought, I knew, possessed his book, and very nearly made bad use of the information it contained, by directing an attack on Canada from the west, which fortunately never took place. To these days of cheap literature no discovery or discovery could remain unknown.

Seeing a likeness of my brother, who, he said, he was asked who it was, I replied, "It is a photograph of my brother, taken in Rome from a chalk drawing by Lebrun." He replied, "Oh! I know I know very well, but what are photographs? I see nothing to distinguish this from a chalk drawing." I said, "That is the beauty of photographs, that they copy exactly." At this he became almost angry, and said, "I wish you would speak a language, that I can understand. I was not generally thought an ignorant man." I merely replied that "I thought they were sometimes called sun pictures, and that they were taken on glass prepared with collodion, and then dipped in chemicals"; but I presumed to take him to the window, in High Park-street, as soon as possible, and showed him all I could. And then he murmured "High Park-street!" I used to know that street well; and now I suppose it is quite well known. I could only allow that it was, indeed, entitled to a residence.

At this moment I became aware of an extraordinary commotion going on in the hall, and I said, "Oh, dear! dear! how could I be so stupid? I have forgotten to open the telegram; I hope it is not important." Seeing my evident annoyance, my grandfather said, "I hope your letter does not contain bad news." I having by this time ascertained that it merely announced the coming of a telegram, I said, "Oh, no, not at all. I have received a telegram from London to say that my brother-in-law left London this morning, and will be here at five." "At five, have come by a balloon or a carrier-pigeon," said he. "No," I replied, "only by wire." And what, in the name of all that is puzzling, do you mean by that simple word 'wire'?" I explained, to the best of my ability, the electric telegraph, and obliged to take him to see Miss Sherman at work at hers on the earliest opportunity. "So, then, that is made women's work," said he. "Why not improve it?" How fortunate the women of the present time are to have such suitable and honorable ways open to them, of earning a livelihood! "I don't think I shall do it," if you read the newspapers, grand-papa, they are full of women's rights, and women's wrongs, and women's claims to be doctors, and members of Parliament, and to sit on the School Boards, &c., &c."

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.

Insurance.

THE OVERSEA-CHINESE FIRE INSURANCE COMPANY, LIMITED.

SPECIAL ATTENTION is called to the fact that the above Company is now open for business, and is prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms. The Company is also prepared to receive applications for insurance on all kinds of property, and to issue policies on the most favorable terms.